

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: Christopher Bailey  
Judith A Bailey

Case No.: 16-22255  
Judge: VFP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: 11/1/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney CJB

Initial Debtor: C B

Initial Co-Debtor JAB

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 740.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2017 for approximately 44 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available): **\$15,700 already paid into plan.**

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Scura, Wigfield, Heyer, Stevens &amp; Cammarota, LLP</b>	<b>Administrative</b>	<b>Amount to be determined by further application to the court</b>
<b>Internal Revenue Service</b>	<b>Taxes and certain other debts</b>	<b>1,214.42</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CIT Bank, N.A.	14 South Hall Court Wayne, NJ 07470 Passaic County	28,024.55	0	28,024.55	2,677.43
CIT Bank, N.A.	14 South Hall Court Wayne, NJ 07470 Passaic County	7,969.40 (post-petition arrears)	0	7,969.40 (post-petition arrears)	2,677.43

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Credit Acceptance Corp - auto loan

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Township of Wayne	14 South Hall Court Wayne, NJ 07470 Passaic County	566.57

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Gm Financial	0.00	Auto lease	Assumed	298.00

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J.**

**LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: 7/17/2017.

Explain below <b>why</b> the plan is being modified: To change term of plan to 60 months and pay the post-petition arrears owed to CIT mortgage.	Explain below <b>how</b> the plan is being modified: Part 1, section a of plan updated to reflect a total term of 60 months. Part 4, section a updated to reflect the inclusion of the post-petition arrears.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>November 1, 2017</u>	<u>/s/ Christopher J. Balala</u> Christopher J. Balala Attorney for the Debtor
Date:	<u>November 1, 2017</u>	<u>/s/ Christopher Bailey</u> Christopher Bailey Debtor
Date:	<u>November 1, 2017</u>	<u>/s/ Judith A Bailey</u> Judith A Bailey Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>November 1, 2017</u>	<u>/s/ Christopher J. Balala</u> Christopher J. Balala Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>November 1, 2017</u>	<u>/s/ Christopher Bailey</u> Christopher Bailey Debtor
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Date: November 1, 2017

/s/ Judith A Bailey

Judith A Bailey

Joint Debtor

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Bailey  
 Judith A. Bailey  
 Debtors

Case No. 16-22255-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb  
 cr +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983  
 +CIT Bank, N.A. as servicer for Wilmington Trust, N, c/o Buckley Madole PC,  
 99 Wood Ave South #803, Iselin, NJ 08830-2713  
 cr Indymac Mortgage Services, Robertson, Anschutz & Schneid P.L., Boca Raton, FL 33487,  
 UNITED STATES  
 516299111 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 182852, Arlington, TX 76096-2852  
 516254128 +Atlantic Neurosurgical, 310 Madison Ave, Ste. 300, Morristown, NJ 07960-6996  
 516254129 +Brian P. Trava, DMD, 230 Everett Ave., Wyckoff, NJ 07481-1943  
 516254130 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 516338875 +CIT Bank, N.A., P.O. Box 9013, Addison, Texas 75001-9013  
 516320676 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,  
 SOUTHFIELD, MI 48034)  
 516291632 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516414841 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516254131 +CarePoint Health Medical Group, 10 Exchange Place, 15th Floor, Jersey City, NJ 07302-4934  
 516254133 +Chilton Medical Center, 97 West Parkway, Pompton Plains, NJ 07444-1696  
 516254135 +Comenitycapital/bjsclb, PO Box 182120, Columbus, OH 43218-2120  
 516254136 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 516254138 +David B. Watner, Esq., 1129 Bloomfield Ave., Ste. 208, Caldwell, NJ 07006-7123  
 516254139 +ENT and Allergy Associates, LLC, PO Box 5001, White Plains, NY 10602-5001  
 516254141 +Gm Financial, PO Box 181145, Arlington, TX 76096-1145  
 516254142 +H Abessi, MD, 502 Hamburg Turnpike, Ste. 102, Wayne, NJ 07470-8446  
 516254143 +HCFS Healthcare Financial Services, LLC, AKRON Billing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 516254146 +LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 516254147 Medical Business Bureau, LLC, PO Box 1219, Park Ridge, IL 60068-7219  
 516254148 +Montclair Radiology, 777 Passaic Ave, Ste. 360, Clifton, NJ 07012-1800  
 516302998 +Morristown Pathology Assoc., 65 Madison Ave., Morristown, NJ 07960-7307  
 516302999 +NAPA, LLC, PO Box 49, Glen Head, NY 11545-0049  
 516254152 +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
 516254153 +NJ Gastro and Endo Assoc., PA, 1825 Route 23 South, Wayne, NJ 07470-7510  
 516300310 +Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 516340135 +New Jersey Turnpike Authority, Esq., PO BOX 5042, Woodbridge, NJ 07095-5042  
 516254151 +New Jersey Urology, 1515 Broad Street, Ste. B130, Bloomfield, NJ 07003-3085  
 516431457 +North American Partners in Anesthesia NJ, PO Box 49, Glen Head, NY 11545-0049  
 516254157 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 516254154 +Plains Cardio-Pulmonary Associates, 11-I Brookside Heights, Wanaque, NJ 07465-1622  
 516254155 +Pluese, Becker & Saltzman, 20000 Horison Waye, Ste. 900, Mount Laurel, NJ 08054-4318  
 516254156 +Point View Radiology Associates, P.C., PO Box 9132, Brookline, MA 02446-9132  
 516254158 +Revenue Management Services Corp., PO Box 808, Union, NJ 07083-0808  
 516254150 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation,  
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
 Trenton, NJ 08695)  
 516254162 +St. Joseph's Hospital, 224 Hamburg Tpke, Wayne, NJ 07470-2124  
 516254163 +Suburban Nephrology Group, 342 Hamburg Turnpike, #201, Wayne, NJ 07470-2166  
 516254165 +Township of Wayne, 475 Valley Road, Wayne, NJ 07470-3532  
 516254166 UTC Billing Dept., PO Box 145465, Cincinnati, OH 45250-5465  
 516254167 +Verizon Wireless, PO Box 408, Newark, NJ 07101-0408  
 516254168 +Wayne EMA, PO Box 417442, Boston, MA 02241-7442  
 516254169 +Wayne Emergency Medical Assoc, PO Box 5514, Parsippany, NJ 07054-6514  
 516254170 +Wayne Pathologists, PA, PO Box 51048, Newark, NJ 07101-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516410414 +E-mail/Text: bncmail@w-legal.com Nov 02 2017 22:42:10 CarePoint Health - Hospital,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516410041 +E-mail/Text: bncmail@w-legal.com Nov 02 2017 22:42:10 CarePoint Health - Physician CHMG,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516254132 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2017 22:41:53  
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
 516254140 +E-mail/Text: bankruptcy@escallate.com Nov 02 2017 22:41:22 Escallate, LLC,  
 PO Box 645425, Cincinnati, OH 45264-5425  
 516254144 +E-mail/Text: cio.bncmail@irs.gov Nov 02 2017 22:41:42 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Nov 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516254145 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 02 2017 22:41:33 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516398537 +E-mail/Text: bankruptcydpt@mcsmcg.com Nov 02 2017 22:42:02 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
516254149 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 02 2017 22:35:37 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
516272786 E-mail/PDF: pa\_dc\_litigation@navient.com Nov 02 2017 22:35:00  
Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
516364494 E-mail/Text: bnc-quantum@quantum3group.com Nov 02 2017 22:41:56  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
516254159 +E-mail/Text: bkrpt@retrievalmasters.com Nov 02 2017 22:42:01 RMCB, PO Box 1235,  
Elmsford, NY 10523-0935  
516302996 +E-mail/Text: Supportservices@receivablesperformance.com Nov 02 2017 22:42:41  
Receivables Performance Management, LLC, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
516254161 E-mail/Text: appebnmailbox@sprint.com Nov 02 2017 22:42:00 Sprint, PO Box 4191,  
Carol Stream, IL 60197-4191  
516323721 E-mail/Text: appebnmailbox@sprint.com Nov 02 2017 22:42:00 Sprint Corp.,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
516254160 +E-mail/Text: bankruptcy@savit.com Nov 02 2017 22:42:51 Sa-vit Collection Agen,  
46 W Ferris St, East Brunswick, NJ 08816-2159  
516254164 +E-mail/PDF: gecsed@recoverycorp.com Nov 02 2017 22:34:57 Synch/care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
516410554\* +CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
516431456\* +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
516302997\* +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
516254134 ##+CIT Bank, N.A., PO Box 78826, Phoenix, AZ 85062-8826  
516254137 ##+Darryl R. Voight OD PC, 879 Black Oak Ridge Road, Wayne, NJ 07470-6400

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 1, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Debtor Christopher Bailey cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
Christopher J. Balala on behalf of Joint Debtor Judith A. Bailey cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Nov 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/dmedina@scura.com  
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat nj\_ecf\_notices@buckleymadole.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com/ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com/legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com

TOTAL: 11